

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey, Newark Division**In Re: John DaSilva
Jessica Lynn DaSilva

Case No.: 22-14275

Judge: JKS

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date: 1/26/2023

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SJGInitial Debtor: JDInitial Co-Debtor JLD

Part 1: Payment and Length of Plan

a. The debtor shall pay 800.00 Monthly to the Chapter 13 Trustee, starting on 6/1/2022 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: 3/31/2023

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	41 Outlook Ave, Budd Lake, NJ 07828 Morris County	37,221.32	0.00	0.00 Paid through Loan Modification	2484.96

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

-NONE-							
--------	--	--	--	--	--	--	--

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Americredit/Gm Financial
Lincoln Automotive Fin

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1/26/2023

/s/ John DaSilva

John DaSilva

Debtor

Date: 1/26/2023

/s/ Jessica L. DaSilva

Jessica Lynn DaSilva

Joint Debtor

Date: 1/26/2023

/s/ Scott J. Goldstein

Scott J. Goldstein 016472004

Attorney for the Debtor(s)

In re:
John DaSilva
Jessica Lynn DaSilva
Debtors

Case No. 22-14275-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 26, 2023

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John DaSilva, Jessica Lynn DaSilva, 41 Outlook Ave, Budd Lake, NJ 07828-3413
519624619	Anesthesia Associats of Morristown, 100 Madison Ave, Morristown, NJ 07960-6136
519624620	+ Atlantic Ambulance Corp, PO Box 35654, Newark, NJ 07193-5654
519624621	+ Atlantic Medical Group, 100 Madison Ave, Morristown, NJ 07960-6136
519672127	+ HACKETTSTOWN MEDICAL CTR, CERTIFIED CREDIT & COLLECTION, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
519624630	Hackettstown Medical, PO Box 864, Mahwah, NJ 07430-0864
519672128	+ MORRISTOWN MEDICAL CENTER, CERTIFIED CREDIT & COLLECTION, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
519624634	Maternal Fetal Medicine, PO Box 416524, Boston, MA 02241-6524
519624635	+ Maternal Fetal Medicine of Practice Asso, 100 Madison Ave Box 68, Morristown, NJ 07960-6136
519624636	Midatlantic Neonatology, 100 Madison ave, Morristown, NJ 07960-6136
519624637	+ Morristown Medical Center, 100 Madison Ave, Morristown, NJ 07960-6136
519624638	Nephrological Assoc PA, 83 Hanover Rd Ste 290, Florham Park, NJ 07932-1520

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 26 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 26 2023 21:01:00	AmeriCredit Financial Services Inc., PO Box 183853, Arlington, TX 76096
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jan 26 2023 21:10:07	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
519629007	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 26 2023 21:01:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519624617	+ Email/PDF: bncnotices@becket-lee.com	Jan 26 2023 21:10:29	American Express, PO Box 981535, El Paso, TX 79998-1535
519646185	Email/PDF: bncnotices@becket-lee.com	Jan 26 2023 21:10:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519624618	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 26 2023 21:01:00	Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
519624622	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 26 2023 21:00:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519629221	Email/Text: creditcardbkcorrespondence@bofa.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Jan 26, 2023

Form ID: pdf901

Total Noticed: 47

		Jan 26 2023 21:00:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519624623	Email/Text: BarclaysBankDelaware@tsico.com	Jan 26 2023 21:01:00	Barclays Bank Delaware, Attn: Bankruptcy PO Box 8801, Wilmington, DE 19899-8801
519624624	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 26 2023 21:10:19	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519624627	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2023 21:10:28	Citibank North America, Citibank SD MC, 425 5800 South Corp Pl, Sioux Falls, SD 57101
519624628	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 26 2023 21:01:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519624629	Email/Text: mrdiscen@discover.com	Jan 26 2023 21:00:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519624625	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2023 21:09:52	Chase Bank USA, NA, PO Box 15123, Wilmington, DE 19850
519624626	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2023 21:09:52	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519635735	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 26 2023 21:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519624632	^ MEBN	Jan 26 2023 20:55:40	Lendingpoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd NW, Ste 200, Kennesaw, GA 30144-3612
519624633	Email/Text: EBNBKNOT@ford.com	Jan 26 2023 21:01:00	Lincoln Automotive Fin, Attn: Bankruptcy, PO Box 54200, Omaha, NE 68154-8000
519624639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2023 21:10:11	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
519645946	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2023 21:10:23	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
519645957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2023 21:10:23	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
519645942	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2023 21:10:10	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519624640	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2023 21:01:00	Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
519631620	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2023 21:01:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519628220	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2023 21:01:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519624641	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 26 2023 21:01:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519641236	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 26 2023 21:01:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519624642	Email/PDF: gecsed@recoverycorp.com	Jan 26 2023 21:09:53	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519624974	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2023 21:10:19	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519624643	Email/Text: collections@meettally.com	Jan 26 2023 21:00:00	Tally Technologies, Inc, Attn: Bankruptcy, 375 Alabama St, Ste 325, San Francisco, CA 94110-7334
519624644	Email/Text: bncmail@w-legal.com	Jan 26 2023 21:01:00	Target Nb, C/O Financial & Retail Services

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Jan 26, 2023

Form ID: pdf901

Total Noticed: 47

Mailstop, PO Box 9475, Minneapolis, MN
55440-9475

519624645 Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Jan 26 2023 21:10:21

Wells Fargo Bank NA, 1 Home Campus MAC
X2303-01A, Fl 3, Des Moines, IA 50301

519653269 Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Jan 26 2023 21:09:55

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519624631		Jpmcb Card
519634462	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519637677	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott J. Goldstein	on behalf of Debtor John DaSilva sjg@sgoldsteinlaw.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
Scott J. Goldstein	on behalf of Joint Debtor Jessica Lynn DaSilva sjg@sgoldsteinlaw.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6